



FINANCIAL HIGHLIGHTS OF 2015 FINAL RESULTS AND KEY RATIOS

Profit attributable to shareholders	HK\$3,250 million
* representing an increase of 2.6% as compared with the year ended 31 December 2014	
Net interest margin	1.61%
Consolidated total assets	HK\$256,976 million
Advances to customers (including trade bills)	HK\$146,104 million
Impaired loan ratio	0.07%
Customer deposits	HK\$180,213 million
Loan-to-deposit ratio	64.4%
Average liquidity maintenance ratio	41.7%
Total capital ratio	17.3%
Common equity tier 1 capital ratio	11.6%
Tier 1 capital ratio	13.5%

17 March 2016

The 2015 Annual Report is published on the Bank's website at www.winglungbank.com.